

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MARYLAND

DENISE J. KEOKUK  
BARBARA C. SHUEBROOKS  
KAREN E. COUNTISS

Plaintiffs,

v.

BNC MORTGAGE, INC.  
OCWEN FEDERAL BANK  
DANIEL R. ARMITAGE, ESQ.  
LAURA CARRINGTON  
D. ANNE EMERY, ESQ.  
M & M ENTERPRISE  
MARGARITE AUSTIN  
BERNICE TAYLOR

Defendants.

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\* CIVIL ACTION NO. DKC-06-480

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**MEMORANDUM**

Plaintiffs filed this cause of action seeking a permanent injunction, unspecified compensatory damages, and costs under the Seventh and Fourteenth Amendments, the Fair Debt Collection Practices Act, the Real Estate Settlement Practices Act, Truth in Lending Act, the Fair Credit Reporting Act, and Maryland law for mortgage fraud, predatory lending, and illegal foreclosure.

The court has examined the Complaint and Plaintiffs' Motion for Leave to Proceed In Forma Pauperis and notes a number of technical pleading deficiencies. First, the Complaint does not contain the original signatures of any of the Plaintiffs. Second, the statement of facts provides no particularized allegations regarding the dates when the alleged actions occurred. Plaintiffs shall be required to: resubmit the signature page of their Complaint with original signatures and file an Amended Complaint, with original signatures, which contains a more particularized statement of fact regarding the dates when each of the named Defendants allegedly took illegal action.

With regard to Plaintiffs' indigency applications, the court observes that only Ms. Keokuk has filed a pauperis application, and the application contains an incomplete affidavit. Consequently, all Plaintiffs shall be required to file a complete indigency motion containing original signatures or, alternatively, pay the full \$250 civil filing fee. Plaintiffs are cautioned that their failure to comply with the aforementioned instructions will result in the dismissal of their action without prejudice and without further notice of the court. A separate Order follows.

Date: March 6, 2006

\_\_\_\_\_/s/\_\_\_\_\_  
DEBORAH K. CHASANOW  
United States District Judge